

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re William J. Focazio

Case No. 19-10880

Reporting Period: July 1 - July 31

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X	
Copies of bank statements		X	
Cash disbursements journals	MOR -Disbursements	X	
Statement of Operations	MOR-1 (INDV)	X	
Balance Sheet	MOR - 3	X	
Status of Postpetition Taxes		N/A	
Copies of IRS Form 6123 or payment receipt		N/A	
Copies of tax returns filed during reporting period		N/A	
Summary of Unpaid Postpetition Debts		N/A	
Listing of aged accounts payable		N/A	
Accounts Receivable Reconciliation and Aging		N/A	
Debtor Questionnaire	MOR - 5	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date



March 13, 2020

Signature of Chapter 11 Trustee

Date

\*The Trustee was appointed by Court Order on May 17, 2019. The information contained herein is based on the Trustee's accountant's analysis of the Debtor's bank statements and financing information made available to the Trustee. The Trustee takes no responsibility for the accuracy of the Debtor's information and reserves all rights in connection therewith.

\*\*The Trustee, upon his appointment requested that all cash receipts of the Debtor be forwarded directly to the Trustee account for deposit. Subsequently, it came to the Trustee's attention that not all funds received by the Debtor were being forwarded to him, and the Trustee and his counsel contacted the Debtor and his counsel several times to address this matter. In addition, not all documents requested by the Trustee and his professionals were produced by the Debtor and his representatives. On January 23, 2020, the Trustee's counsel filed a Motion To Compel Compliance with Subpoena to Debtor's accountant.

FORM MOR (INDV)  
(9/99)

In re: William J. Focazio  
Debtor

Case No. 19-10880  
Reporting Period: July 1 - July 31

# INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual					Cumulative Filing to Date
	4607	0713	7712	8981 - Trustee Account	Total	
Cash - Beginning of Month (, 2019)	14,060	93	7,163	-	21,317	9,304
<b>RECEIPTS</b>						
Wages / Distributions	30,000	-	-	-	30,000	170,000
Interest and Dividend Income	-	-	-	-	-	-
Alimony and Child Support	-	-	-	-	-	-
Account Transfer	-	-	-	4,000	4,000	5,000
Miscellaneous Deposits	-	-	-	-	-	77,498
Other Income (attach schedule)	5,250	-	2,048	-	7,298	38,685
<b>Total Receipts</b>	<b>35,250</b>	<b>-</b>	<b>2,048</b>	<b>4,000</b>	<b>41,298</b>	<b>291,183</b>
<b>DISBURSEMENTS</b>						
<b>ORDINARY ITEMS:</b>						
Mortgage Payment(s)	-	-	-	-	-	10,000
Rental Payment(s)	-	-	-	-	-	-
Other Loan Payments	-	-	-	-	-	2,500
Utilities	828	-	-	-	828	14,438
Insurance	2,574	-	698	-	3,272	21,637
Auto	530	-	-	-	530	2,551
Investment Contributions	5,000	-	-	-	5,000	22,250
Business Expenses	-	-	-	-	-	9,058
Repairs and Maintenance	2,000	-	1,450	-	3,450	17,697
Medical Expenses	-	-	-	-	-	4,664
Household Expenses	17,713	-	732	-	18,445	84,378
Account Transfer	-	-	4,000	-	4,000	5,000
Bank Fees	20	-	95	12	115	1,027
Child Care Expenses	-	-	-	-	-	1,200
Alimony and Child Support Payments	-	-	-	-	-	-
Legal Fees	-	-	-	-	-	2,425
Taxes - Real Estate	-	-	-	-	-	-
Taxes - Personal Property	-	-	-	-	-	-
Storage Unit	-	-	-	-	-	639
Travel and Entertainment	211	-	64	-	275	1,659
Housekeeping	2,760	-	2,140	-	4,900	27,980
Miscellaneous Expense	-	-	-	-	-	42,543
Other (attach schedule)	-	-	-	-	-	-
Total Ordinary Disbursements	31,637	-	9,179	12	40,816	271,647
<b>REORGANIZATION ITEMS:</b>						
Professional Fees	-	-	-	-	-	6,717
U. S. Trustee Fees	-	-	-	-	-	325
Other Reorganization Expenses (attach schedule)	-	-	-	-	-	-
Total Reorganization Items	-	-	-	-	-	7,042
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>31,637</b>	<b>-</b>	<b>9,179</b>	<b>12</b>	<b>40,816</b>	<b>278,689</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>3,613</b>	<b>-</b>	<b>(7,131)</b>	<b>3,988</b>	<b>482</b>	<b>12,494</b>
Cash - End of Month (, 2019) (Must equal reconciled bank statement)	17,674	93	31	3,988	21,798	21,798

In re: William J. Focazio  
Debtor

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**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
Account #4607		
Rent on 66 Westview Road	4,750	
Endo Surgical Distribution	500	
	5,250	
Account #7712		
William Focazio MD, PA Distribution	1,000	
Returned Check	350	
Returned Insurance Premium	698	
	2,048	
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
<b>Other Reorganization Expenses</b>		

In re: William J. Focazio  
Debtor

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DISBURSEMENTS

Payee	Account	Date	Amount	Purpose	Check #	Comment
<b>Personal Disbursements</b>						
Fandango	x4607	7/1/2019	\$51	Travel and Entertainment		
Legal Sea Foods	x4607	7/1/2019	\$198	Household Expenses		
Cash	x4607	7/1/2019	\$2,500	Household Expenses		
Horizon BCBS	x4607	7/2/2019	\$1,776	Insurance		
Woof Gang Bakery	x4607	7/2/2019	\$80	Household Expenses		
Novelli Restaurant	x4607	7/3/2019	\$209	Household Expenses		
Matthews Italian Restaurant	x4607	7/3/2019	\$74	Household Expenses		
Tease Salon	x4607	7/5/2019	\$41	Household Expenses		
Club Pilates	x4607	7/5/2019	\$18	Household Expenses		
Cash	x4607	7/5/2019	\$6,935	Household Expenses		
Evelyn	x4607	7/5/2019	\$250	Housekeeping	1450	
Shipwreck Point	x4607	7/8/2019	\$54	Household Expenses		
Shipwreck Point	x4607	7/8/2019	\$278	Household Expenses		
Netflix	x4607	7/8/2019	\$17	Travel and Entertainment		
Wine Outlet	x4607	7/8/2019	\$197	Household Expenses		
Atlantic Offshore	x4607	7/9/2019	\$118	Household Expenses		
Evelyn	x4607	7/9/2019	\$250	Housekeeping	1452	
Northwestern Mutual	x4607	7/10/2019	\$798	Insurance		
Ramsey Vet Hospital	x4607	7/11/2019	\$295	Household Expenses		
BMW Repair	x4607	7/12/2019	\$530	Auto	1453	
Verizon	x4607	7/15/2019	\$338	Utilities		
Club Pilates	x4607	7/15/2019	\$249	Household Expenses		
Shipwreck Point	x4607	7/15/2019	\$174	Household Expenses		
Reds Lobster Pot Restaurant	x4607	7/15/2019	\$101	Household Expenses		
Club Pilates	x4607	7/15/2019	\$10	Household Expenses		
Joe Leone's Italian	x4607	7/15/2019	\$279	Household Expenses		
Service Charge Debit	x4607	7/15/2019	\$20	Bank Fees		
AT&T Payment	x4607	7/16/2019	\$490	Utilities		
Evelyn	x4607	7/16/2019	\$350	Housekeeping	1455	
Jaguar Land Rover	x4607	7/17/2019	\$212	Household Expenses		
NJ MVC Newark	x4607	7/17/2019	\$5	Travel and Entertainment		
Erika Menanteaux LLC	x4607	7/17/2019	\$125	Household Expenses		
Matthews Italian Restaurant	x4607	7/17/2019	\$81	Household Expenses		
Montvale Nails	x4607	7/18/2019	\$58	Household Expenses		
Prime at Valent	x4607	7/18/2019	\$199	Household Expenses		
Tease Salon	x4607	7/18/2019	\$145	Household Expenses		
Varka	x4607	7/18/2019	\$99	Household Expenses		
Sunoco	x4607	7/18/2019	\$62	Travel and Entertainment		
Evelyn	x4607	7/18/2020	\$250	Housekeeping	1454	
iTunes	x4607	7/19/2019	\$10	Travel and Entertainment		
iTunes	x4607	7/19/2019	\$1	Travel and Entertainment		
Cash	x4607	7/19/2019	\$500	Household Expenses		
Joaquin	x4607	7/19/2019	\$800	Repairs and Maintenance	1456	
Fire & Oak	x4607	7/22/2019	\$170	Household Expenses		
Zip Recruiter	x4607	7/23/2019	\$649	Household Expenses		
NJ MVC	x4607	7/23/2019	\$65	Travel and Entertainment		
Varka	x4607	7/23/2019	\$218	Household Expenses		
Howard Johnson	x4607	7/24/2019	\$116	Household Expenses		
Joaquin	x4607	7/24/2019	\$800	Repairs and Maintenance	1460	
Delma	x4607	7/24/2019	\$480	Housekeeping	1458	
Endo Surgical Center	x4607	7/24/2019	\$5,000	Investment Contributions	1459	
Varka	x4607	7/25/2019	\$117	Household Expenses		
Ramsey Vet Hospital	x4607	7/26/2019	\$442	Household Expenses		
Safelite Autoglass	x4607	7/26/2019	\$184	Household Expenses		
Cash	x4607	7/26/2019	\$2,000	Household Expenses		
Evelyn	x4607	7/26/2019	\$350	Housekeeping	1457	
Shipwreck Point	x4607	7/29/2019	\$246	Household Expenses		
Wine Emporium	x4607	7/29/2019	\$191	Household Expenses		
Fire & Oak	x4607	7/30/2019	\$153	Household Expenses		
Evelyn	x4607	7/31/2019	\$350	Housekeeping	1461	
Jesus	x4607	7/31/2019	\$400	Repairs and Maintenance	1464	
Delma	x4607	7/31/2019	\$480	Housekeeping	1462	
Total			\$31,637			

**Case No.** 19-10880  
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## DISBURSEMENTS

Payee	Account	Date	Amount	Purpose	Check #	Comment
Personal Disbursements						
Evelyn	x7712	7/1/2019	\$350	Housekeeping	1040	
Delma	x7712	7/3/2019	\$480	Housekeeping	1041	
Jesus	x7712	7/2/2019	\$450	Repairs and Maintenance	1043	
Sunoco	x7712	7/5/2019	\$64	Travel and Entertainment		
Petrillo Landscaping	x7712	7/18/2019	\$1,000	Repairs and Maintenance	1042	
Delma	x7712	7/10/2019	\$480	Housekeeping	1044	
Evelyn	x7712	7/23/2019	\$350	Housekeeping	1045	
Delma	x7712	7/17/2019	\$480	Housekeeping	1046	
Walmart	x7712	7/8/2019	\$653	Household Expenses		
Varka	x7712	7/11/2019	\$79	Household Expenses		
Franklin Mutual	x7712	7/22/2019	\$698	Insurance		
Wire Transfer Outgoing	x7712	7/12/2019	\$4,000	Account Transfer		
Wire Transfer Fee	x7712	7/12/2019	\$25	Bank Fees		
Overdraft Ret	x7712	7/23/2019	\$35	Bank Fees		
Overdraft Ret	x7712	7/24/2019	\$35	Bank Fees		
Total			\$9,179			

**Case No.** 19-10880  
**Reporting Period:** July 1 - July 31

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

FORM MOR-1a  
(04/07)

Case No. 19-10880**Reporting Period: July 1 - July 31**

### SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

[illegible]

In re: William J. Focazio  
Debtor

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**BALANCE SHEET**

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from postpetition obligations.

	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
<b>ASSETS</b>		
Other Property (attach schedule)	1,455,000	1,455,000
Total Property	1,455,000	1,455,000
Cash	21,317	4,000
Autos, Trucks & Other Vehicles	43,862	43,862
Household Goods and Furniture	100,000	100,000
Electronics	5,000	5,000
Clothing	3,000	3,000
Jewelry	6,000	6,000
Partnerships & Business Ventures	60,000	60,000
Medical License	100,000	100,000
Total Other Assets	339,179	321,862
<b>TOTAL ASSETS</b>	<b>1,794,179</b>	<b>1,776,862</b>
	<b>BOOK VALUE AT END OF CURRENT REPORTING MONTH</b>	<b>BOOK VALUE ON PETITION DATE</b>
<b>LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)</b>		
Accounts Payable	53,670	-
Taxes Payable (refer to FORM MOR-4)	-	-
Wages Payable	-	-
Notes Payable	-	-
Rent / Leases - Building/Equipment	-	-
Secured Debt / Adequate Protection Payments	-	-
Professional Fees	-	-
Amounts Due to Insiders*	-	-
Other Postpetition Liabilities (attach schedule)	-	-
Total Postpetition Liabilities	53,670	-
<b>LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)</b>		
Secured Debt	1,455,000	850,000
Priority Debt	421,014	246,979
Unsecured Debt	14,886,783	15,228,600
Total Pre - Petition Liabilities	16,762,796	16,325,579
<b>Total Liabilities</b>	<b>16,816,467</b>	<b>16,325,579</b>

\*"Insider" is defined in 11 U.S.C. Section 101(31).



In re: William J. Focazio  
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**Case No. 19-10880**  
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**BALANCE SHEET - continuation sheet**[illegible]

Restricted Cash is cash that is restricted for a specific use and not available to fund operations. Typically, restricted cash is segregated into a separate account, such as an escrow account.

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**ACCOUNTS RECEIVABLE RECONCILIATION AND AGING**

<b>Accounts Receivable Reconciliation</b>		<b>Amount</b>
Total Accounts Receivable at the beginning of the reporting period		N/A
+ Amounts billed during the period		
- Amounts collected during the period		
Total Accounts Receivable at the end of the reporting period		
<b>Accounts Receivable Aging</b>		<b>Amount</b>
0 - 30 days old		N/A
31 - 60 days old		
61 - 90 days old		
91+ days old		
Total Accounts Receivable		
Amount considered uncollectible (Bad Debt)		
Accounts Receivable (Net)		

**DEBTOR QUESTIONNAIRE**

<b>Must be completed each month</b>	<b>Yes</b>	<b>No</b>
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	X <sup>1</sup>	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		N/A
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		N/A
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.	X <sup>1</sup>	

<sup>1</sup> The debtor did not begin to turn over funds to the Trustee until July 12<sup>th</sup>. The Trustee bank account was set up during the period.

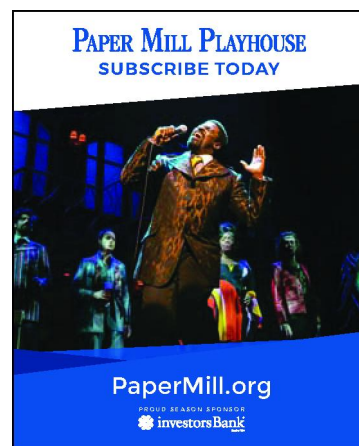


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### RETURN SERVICE REQUESTED

NORTH JERSEY MEDICAL CONSULTANTS CORP  
101 FOX HEDGE RD  
SADDLE RIVER NJ 07458-2715



BUSINESS CHECKING			
<b>Account #</b>	<b>XXXXXXX4607</b>	<i>Beginning Balance</i>	\$14,060.44
<i>Statement Period</i>		<i>Deposits/Credits</i>	\$35,250.00
<i>From</i>	07/01/19	<i>Interest Paid</i>	\$0.00
<i>Through</i>	07/31/19	<i>Checks/Debits</i>	-\$31,616.75
<i>Average Balance</i>	\$13,875.62	<i>Service Charges</i>	\$20.00
<i>Earned Interest This Period</i>	\$0.00	<i>Ending Balance</i>	\$17,673.69
		<i># Deposits/Credits</i>	6
<i>Annual Percentage Yield Earned (APYE)</i>	0.00%	<i># Checks/Debits</i>	61
		<i>YTD Interest</i>	\$0.00
		<i>YTD Withholding</i>	\$0.00

ACCOUNT ACTIVITY DETAIL				
<i>Date</i>	<i>Description</i>	<i>Deposits</i>	<i>Withdrawals</i>	<i>Balance</i>
07/01	BEGINNING BALANCE			\$14,060.44
07/01	DEPOSIT	\$4,750.00		\$18,810.44
07/01	DC#0705 SIG PUR FANDANGO FANDANGO FANDANGO.COM CA 079667		\$51.12-	\$18,759.32
07/01	DC#0705 SIG PUR LEGAL SEA LEGAL SEA FOODS #20 PARAMUS NJ 010049		\$197.72-	\$18,561.60
07/01	WITHDRAWAL		\$2,500.00-	\$16,061.60



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## IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transaction (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at the telephone number or address listed on the front of this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt or if you believe a transfer was made using information from your check without your permission. We must hear from you no later than 30 days after we sent you the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us with the dollar amount of the suspected error.

We will investigate your complaint and will credit any error promptly. If we need more time to complete the investigation, we may take up to 45 days to investigate your complaint or question. If Investors Bank decides to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

### LOST OR STOLEN ATM OR VISA DEBIT CARD

Contact us immediately if your Investors ATM or VISA Debit Card is lost or stolen. During normal business hours, Monday through Friday, call 855-iBank4U. After hours, call 1-800-472-3272.

For more complete details, see the Terms and Conditions agreement that governs your account.

**THIS SECTION IS DESIGNED TO HELP YOU BALANCE YOUR STATEMENT**

## LIST

## NOT CHARGED TO ACCOUNT

[illegible]

**ENTER**

AS PER STATEMENT

\$ \_\_\_\_\_

**ADD**

DEPOSITS YOU HAVE  
MADE SINCE THE DATE  
ON THIS STATEMENT

\$ \_\_\_\_\_

**TOTAL**    \$ \_\_\_\_\_

**SUBTRACT**

## CHECKS OUTSTANDING

**BALANCE** \$ \_\_\_\_\_

BALANCE SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU RECORD ALL ITEMS PRINTED ON THIS STATEMENT THAT WERE NOT ENTERED IN YOUR CHECKBOOK.

**FINANCE CHARGE**

We calculate the **FINANCE CHARGE** on your account by applying the applicable **DAILY PERIODIC RATE** to the **BALANCE SUBJECT TO FINANCE CHARGE** in your account at the end of each day. We get the **BALANCE SUBJECT TO FINANCE CHARGE** by taking the balance you owed at the end of the previous billing cycle (shown on the statement as the **PREV. BALANCE**). We then reduce that **PREV. BALANCE** by the amount of any unpaid **FINANCE CHARGES** or other charges included in it and any payments or other credits applied to your account prior to the end of the day in question. We then increase this amount by the amount of any loan advances and adjustments charged to your account prior to the end of the day in question.

## BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

## HOW TO MAKE PAYMENT

Payments received prior to 5:00 p.m. at the Bank address shown on the face of your statement will be credited as of day of receipt. Payments can be made at a Branch, over the phone or online. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).





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<b>ACCOUNT ACTIVITY DETAIL (continued)</b>				
<i>Date</i>	<i>Description</i>	<i>Deposits</i>	<i>Withdrawals</i>	<i>Balance</i>
07/02	DC#0705 REC POS OPC*HORIZO OPC*HORIZON BCBS NJ 800-3552583 NJ 097557		\$1,776.32-	\$14,285.28
07/02	DC#0705 SIG PUR WOOF GANG WOOF GANG BAKERY & ALLENDALE NJ 000005		\$79.97-	\$14,205.31
07/03	DC#0705 SIG PUR NOVELLI RE NOVELLI RESTAURANT WAYNE NJ 074055		\$208.80-	\$13,996.51
07/03	DC#0705 SIG PUR MATTHEWS I MATTHEWS ITALIAN RE CLIFTON NJ 063258		\$73.50-	\$13,923.01
07/05	DC#0705 SIG PUR TEASE SALO TEASE SALON BLOOMFIELD NJ 020004		\$41.40-	\$13,881.61
07/05	DC#0705 SIG PUR CLR*CLUBPI CLR*CLUBPILATES7325 732-5399077 NJ 026540		\$18.00-	\$13,863.61
07/05	WITHDRAWAL		\$6,935.00-	\$6,928.61
07/05	CHECK #1450		\$250.00-	\$6,678.61
07/08	DC#0705 SIG PUR TST* SHIPW TST* SHIPWRECK POIN POINT PLEASAN NJ 049335		\$53.72-	\$6,624.89
07/08	DC#0705 SIG PUR TST* SHIPW TST* SHIPWRECK POIN POINT PLEASAN NJ 049343		\$277.84-	\$6,347.05
07/08	DC#0705 REC POS NETFLIX CO NETFLIX COM LOS GATOS CA 918700532418		\$17.05-	\$6,330.00
07/08	DC#0705 SIG PUR WINE OUTLE WINE OUTLET POINT PLEASAN NJ 054281		\$197.02-	\$6,132.98
07/09	DC#0705 SIG PUR ATLANTIC O ATLANTIC OFFSHORE F PT PLEAS BCH NJ 000094		\$117.81-	\$6,015.17
07/09	CHECK #1452		\$250.00-	\$5,765.17
07/10	NORTHWESTERN MU ISA PAYMNT XXXXX95-02		\$798.15-	\$4,967.02
07/11	DC#0705 SIG PUR RAMSEY VET RAMSEY VET HOSPITAL 201-825-4545 NJ 000007		\$294.79-	\$4,672.23
07/12	WIRE CROSSTOWN MEDICAL P.C.	\$2,000.00		\$6,672.23
07/12	CHECK #1453		\$530.00-	\$6,142.23
07/15	VERIZON PAYMENTREC 4500111390001		\$338.43-	\$5,803.80



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<b>ACCOUNT ACTIVITY DETAIL (continued)</b>				
<i>Date</i>	<i>Description</i>	<i>Deposits</i>	<i>Withdrawals</i>	<i>Balance</i>
07/15	DC#0705 SIG PUR CLR*CLUBPI CLR*CLUBPILATES2018 201-8225260 NJ 039497		\$249.00-	\$5,554.80
07/15	DC#0705 SIG PUR TST* SHIPW TST* SHIPWRECK POIN POINT PLEASAN NJ 087478		\$173.95-	\$5,380.85
07/15	DC#0705 SIG PUR REDS LOBST REDS LOBSTER POT RE PT PLEASANT NJ 000030		\$100.50-	\$5,280.35
07/15	DC#0705 SIG PUR CLR*CLUBPI CLR*CLUBPILATES7325 732-5399077 NJ 075855		\$10.00-	\$5,270.35
07/15	DC#0705 SIG PUR JOE LEONE' JOE LEONE'S ITALIAN POINT PLEASAN NJ 000380		\$279.05-	\$4,991.30
07/15	SERVICE CHARGE DEBIT		\$20.00-	\$4,971.30
07/16	ATT PAYMENT XXXXX4012EPAYY		\$489.88-	\$4,481.42
07/16	CHECK #1455		\$350.00-	\$4,131.42
07/17	WIRE CROSSTOWN MEDICAL P.C.	\$10,000.00		\$14,131.42
07/17	DC#0705 SIG PUR JAGUAR LAN JAGUAR LAND ROVER P 201-987-8900 NJ 011885		\$211.52-	\$13,919.90
07/17	DC#0705 SIG PUR NJMVC NEWA NJMVC NEWARK NEWARK NJ 090507		\$5.00-	\$13,914.90
07/17	DC#0705 SIG PUR ERIKA MENA ERIKA MENANTEAUX LL HO HO KUS NJ 000010		\$125.00-	\$13,789.90
07/17	DC#0705 SIG PUR MATTHEWS I MATTHEWS ITALIAN RE CLIFTON NJ 043897		\$80.88-	\$13,709.02
07/18	DC#0705 SIG PUR MONTVALE MONTVALE NAILS & S MONTVALE NJ 028598		\$58.00-	\$13,651.02
07/18	DC#0705 SIG PUR 103 PRIME 103 PRIME AT VALENT PARK RIDGE NJ 035054		\$198.87-	\$13,452.15
07/18	DC#0705 SIG PUR TEASE SALO TEASE SALON BLOOMFIELD NJ 070004		\$145.00-	\$13,307.15
07/18	DC#0705 SIG PUR VARKA VARKA RAMSEY NJ 027960		\$98.90-	\$13,208.25



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<b>ACCOUNT ACTIVITY DETAIL (continued)</b>				
<i>Date</i>	<i>Description</i>	<i>Deposits</i>	<i>Withdrawals</i>	<i>Balance</i>
07/18	DC#0705 SIG PUR SUNOCO 001 SUNOCO 0015161301 WOODCLIFF LAK NJ 092997		\$62.26-	\$13,145.99
07/18	CHECK #1454		\$250.00-	\$12,895.99
07/19	WIRE CROSSTOWN MEDICAL P.C.	\$10,000.00		\$22,895.99
07/19	DEPOSIT	\$500.00		\$23,395.99
07/19	DC#0705 REC POS APL*ITUNES APL*ITUNES.COM/BILL 866-712-7753 CA 037034		\$9.99-	\$23,386.00
07/19	DC#0705 REC POS APL*ITUNES APL*ITUNES.COM/BILL 866-712-7753 CA 073119		\$0.99-	\$23,385.01
07/19	WITHDRAWAL		\$500.00-	\$22,885.01
07/19	CHECK #1456		\$800.00-	\$22,085.01
07/22	DC#0705 SIG PUR FIRE & OAK FIRE & OAK MONTVALE NY 020084		\$170.48-	\$21,914.53
07/23	WIRE TRIBORO MEDICAL SERVICES	\$8,000.00		\$29,914.53
07/23	DC#0705 SIG PUR ZIPRECRUIT ZIPRECRUITER, INC. 8557475493 CA 041781		\$649.00-	\$29,265.53
07/23	DC#0705 SIG PUR NJMVC PATE NJMVC PATERSON PATERSON NJ 086575		\$64.50-	\$29,201.03
07/23	DC#0705 SIG PUR VARKA VARKA RAMSEY NJ 022052		\$218.10-	\$28,982.93
07/24	DC#0705 SIG PUR HOWARD JOH HOWARD JOHNSON CLIFTON NJ 050685		\$116.11-	\$28,866.82
07/24	CHECK #1460		\$800.00-	\$28,066.82
07/24	CHECK #1458		\$480.00-	\$27,586.82
07/24	CHECK #1459		\$5,000.00-	\$22,586.82
07/25	DC#0705 SIG PUR VARKA VARKA RAMSEY NJ 058526		\$117.00-	\$22,469.82
07/26	DC#0705 SIG PUR RAMSEY VET RAMSEY VET HOSPITAL 201-825-4545 NJ 000021		\$441.95-	\$22,027.87
07/26	DC#0705 SIG PUR SAFELITE A SAFELITE AUTOGLASS 614-210-9192 OH 060244		\$184.43-	\$21,843.44
07/26	WITHDRAWAL		\$2,000.00-	\$19,843.44
07/26	CHECK #1457		\$350.00-	\$19,493.44



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ACCOUNT ACTIVITY DETAIL (continued)								
Date	Description	Deposits	Withdrawals	Balance				
07/29	DC#0705 SIG PUR TST* SHIPW TST* SHIPWRECK POIN POINT PLEASAN NJ 018582		\$245.75-	\$19,247.69				
07/29	DC#0705 SIG PUR WINE EMPOR WINE EMPORIUM POINT PLEASAN NJ 000107		\$190.58-	\$19,057.11				
07/30	DC#0705 SIG PUR FIRE & OAK FIRE & OAK MONTVALE NY 020153		\$153.42-	\$18,903.69				
07/31	CHECK #1461		\$350.00-	\$18,553.69				
07/31	CHECK #1464		\$400.00-	\$18,153.69				
07/31	CHECK #1462		\$480.00-	\$17,673.69				
07/31	ENDING BALANCE			\$17,673.69				
CHECK REGISTER								
Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
0	07/15	\$338.43#	1455	07/16	\$350.00	1460	07/24	\$800.00
1450*	07/05	\$250.00	1456	07/19	\$800.00	1461	07/31	\$350.00
1452*	07/09	\$250.00	1457	07/26	\$350.00	1462	07/31	\$480.00
1453	07/12	\$530.00	1458	07/24	\$480.00	1464*	07/31	\$400.00
1454	07/18	\$250.00	1459	07/24	\$5,000.00			
( # AFTER THE CHECK AMOUNT INDICATES ACH CHECK - * INDICATES NON-CONSECUTIVE CHECK NUMBER(S))								





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Document Page 17 of 24

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STATEMENT OF ACCOUNT

WILLIAM FOCAZIO  
DIP CASE 19-10880 DIST NJ  
101 FOX HEDGE RD  
SADDLE RIVER NJ 07458

Page: 1 of 4  
Statement Period: Jun 06 2019-Jul 05 2019  
Cust Ref #: 7712-039-T-###  
Primary Account #: 7712

**Chapter 11 Checking**

WILLIAMFOCAZIO  
DIP CASE 19-10880 DIST NJ

Account # 7712

**ACCOUNT SUMMARY**

Beginning Balance	16,476.70	Average Collected Balance	6,124.35
Deposits	11,950.00	Interest Earned This Period	0.00
Other Credits	25,000.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	40,911.55	Days in Period	30
Electronic Payments	3,661.46		
Other Withdrawals	2,035.00		
Ending Balance	6,818.69		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$35.00	\$70.00

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
06/13	DEPOSIT	4,750.00
06/21	DEPOSIT	3,000.00
06/28	DEPOSIT	3,200.00
07/02	DEPOSIT	1,000.00
Subtotal:		11,950.00

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
06/07	RETURNED ITEM	25,000.00
Subtotal:		25,000.00

**Checks Paid**

No. Checks: 23

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
06/06	1007	25,000.00	06/14	1027	2,400.00
06/13	1018*	633.00	06/12	1028	400.00
06/06	1021*	1,000.00	06/14	1030*	300.00
06/14	1022	177.12	06/18	1031	340.00
06/07	1023	800.00	06/14	1032	480.00
06/10	1024	2,474.33	06/17	1033	350.00
06/10	1026*	350.00	06/24	1034	597.10

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## How to Balance your Account

Page:

2 of 4

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	6,818.69
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

#### FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

#### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

#### FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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## STATEMENT OF ACCOUNT

WILLIAM FOCAZIO  
DIP CASE 19-10880 DIST NJ

Page: 3 of 4  
Statement Period: Jun 06 2019-Jul 05 2019  
Cust Ref #: [REDACTED] 7712-039-T-###  
Primary Account #: [REDACTED] 7712

## DAILY ACCOUNT ACTIVITY

**Checks Paid (continued)**

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
06/20	1035	500.00	07/01	1040	350.00
06/19	1036	480.00	07/03	1041	480.00
06/18	1037	400.00	07/02	1043*	450.00
06/19	1038	2,500.00	06/12	21029*	100.00
06/26	1039	350.00			

Subtotal: 40,911.55

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
06/10	DEBIT CARD PURCHASE, *****30040422362, AUT 060819 VISA DDA PUR GUNDRY MD LLC 800 8520477 * CA	161.97
06/11	ACH DEBIT, FRANKLIN MUTUAL PREM & PMT 61379	697.92
06/11	ACH DEBIT, FRANKLIN MUTUAL PREM & PMT 61378	5.00
06/12	DEBIT CARD PURCHASE, *****30040422362, AUT 061019 VISA DDA PUR PETRILLO LANDSCAPING RIVER VALES * NJ	1,500.00
06/14	DEBIT CARD PURCHASE, *****30040422362, AUT 061319 VISA DDA PUR WOOF GANG BAKERY GROOM ALLENDALE * NJ	159.94
06/14	DEBIT CARD PURCHASE, *****30040422362, AUT 061219 VISA DDA PUR GEN SUSHI HIBACHI MONTVALE * NJ	117.69
06/17	DEBIT CARD PURCHASE, *****30040422362, AUT 061519 VISA DDA PUR WINE OUTLET POINT PLEASAN * NJ	259.68
06/18	DEBIT CARD PURCHASE, *****30040422362, AUT 061719 VISA DDA PUR NJ MOTOR VEHICLE PAY EGOV COM * NJ	66.00
06/19	DEBIT CARD PURCHASE, *****30040422362, AUT 061719 VISA DDA PUR COLONIAL PHARMACY CLIFTON * NJ	75.00
06/20	DEBIT CARD PURCHASE, *****30040422362, AUT 061819 VISA DDA PUR GEN SUSHI HIBACHI MONTVALE * NJ	67.41
06/25	DEBIT CARD PURCHASE, *****30040422362, AUT 062419 VISA DDA PUR SUNOCO 0015161301 WOODCLIFF LAK * NJ	53.72
06/25	DEBIT CARD PURCHASE, *****30040422362, AUT 062419 VISA DDA PUR SUNOCO 0015161301 WOODCLIFF LAK * NJ	11.68
06/28	DEBIT CARD PURCHASE, *****30040422362, AUT 062619 VISA DDA PUR BOLKEMA FUEL CO INC 201 891 1000 * NJ	311.26
06/28	DEBIT CARD PURCHASE, *****30040422362, AUT 062719 VISA DDA PUR GEN SUSHI HIBACHI MONTVALE * NJ	110.10
07/05	DEBIT CARD PURCHASE, *****30040422362, AUT 070319 VISA DDA PUR SUNOCO 0015161301 WOODCLIFF LAK * NJ	64.09

Subtotal: 3,661.46

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STATEMENT OF ACCOUNT

WILLIAM FOCAZIO  
DIP CASE 19-10880 DIST NJ

Page: 4 of 4  
Statement Period: Jun 06 2019-Jul 05 2019  
Cust Ref #: [REDACTED] 7712-039-T-###  
Primary Account #: [REDACTED] 7712

DAILY ACCOUNT ACTIVITY

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
06/07	OVERDRAFT RET	35.00
06/13	DEBIT	2,000.00
Subtotal:		2,035.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/05	16,476.70	06/20	2,396.64
06/06	-9,523.30	06/21	5,396.64
06/07	14,641.70	06/24	4,799.54
06/10	11,655.40	06/25	4,734.14
06/11	10,952.48	06/26	4,384.14
06/12	8,952.48	06/28	7,162.78
06/13	11,069.48	07/01	6,812.78
06/14	7,434.73	07/02	7,362.78
06/17	6,825.05	07/03	6,882.78
06/18	6,019.05	07/05	6,818.69
06/19	2,964.05		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)



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T

STATEMENT OF ACCOUNT

WILLIAM FOCAZIO  
DIP CASE 19-10880 DIST NJ  
101 FOX HEDGE RD  
SADDLE RIVER NJ 07458

Page: 1 of 3  
Statement Period: Jul 06 2019-Aug 05 2019  
Cust Ref #: 7712-039-T-###  
Primary Account #: 7712

**Chapter 11 Checking**

WILLIAMFOCAZIO  
DIP CASE 19-10880 DIST NJ

Account # 7712

**ACCOUNT SUMMARY**

Beginning Balance	6,818.69	Average Collected Balance	1,490.43
Electronic Deposits	697.92	Interest Earned This Period	0.00
Other Credits	350.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	2,310.00	Days in Period	31
Electronic Payments	1,430.16		
Other Withdrawals	4,095.00		
Ending Balance	31.45		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$70.00	\$140.00

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
07/23	ACH RETURNED ITEM, FRANKLIN MUTUAL PREM & PMT 65446	697.92
	Subtotal:	697.92

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
07/24	RETURNED ITEM	350.00
	Subtotal:	350.00

**Checks Paid**

No. Checks: 4

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
07/18	1042	1,000.00	07/23	1045	350.00
07/10	1044*	480.00	07/17	1046	480.00
			Subtotal:		2,310.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

# How to Balance your Account

Page: 2 of 3

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	31.45
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		②

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

WILLIAM FOCAZIO  
DIP CASE 19-10880 DIST NJ

Page: 3 of 3  
Statement Period: Jul 06 2019-Aug 05 2019  
Cust Ref #: [REDACTED] 7712-039-T-###  
Primary Account #: [REDACTED] 7712

DAILY ACCOUNT ACTIVITY

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
07/08	DEBIT CARD PURCHASE, *****30040422362, AUT 070619 VISA DDA PUR WAL MART 1977 BRICK * NJ	653.24
07/11	DEBIT CARD PURCHASE, *****30040422362, AUT 071019 VISA DDA PUR VARKA RAMSEY * NJ	79.00
07/22	ACH DEBIT, FRANKLIN MUTUAL PREM & PMT 65446	697.92
Subtotal:		1,430.16

**Other Withdrawals**

POSTING DATE	DESCRIPTION	AMOUNT
07/12	WIRE TRANSFER OUTGOING, William Focazio	4,000.00
07/12	WIRE TRANSFER FEE	25.00
07/23	OVERDRAFT RET	35.00
07/24	OVERDRAFT RET	35.00
Subtotal:		4,095.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
07/05	6,818.69	07/17	1,101.45
07/08	6,165.45	07/18	101.45
07/10	5,685.45	07/22	-596.47
07/11	5,606.45	07/23	-283.55
07/12	1,581.45	07/24	31.45

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Date 8/05/19 Page 1  
Account Number @XXXXXXXXXX@8981  
Enclosures

WILLIAM FOCAZIO  
NJ 19-10880-VFP CHAPTER 11  
EDWARD A PHILLIPS CHAPTER 11 TRUSTEE  
1515 MARKET STREET SUITE 1200  
PHILADELPHIA PA 19102

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CHECKING ACCOUNT

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Great News! Effective immediately the ATM withdrawal limit for consumer and business accounts will increase to \$1,000 and the point-of-sale limit will increase to \$5,000 per day. For Premier Interest Checking accounts, the point-of-sale limit will increase to \$7,500 per day. Thank you for banking with us.

ABSOLUTELY FREE CHECKING		Number of Enclosures	0
Account Number	@XXXXXXXXXX@8981	Statement Dates	7/08/19 thru 8/05/19
Previous Balance	.00	Days in the statement period	29
1 Deposits/Credits	4,000.00	Average Ledger	3,437.93
1 Checks/Debits	12.00	Average Collected	3,437.93
Service Charge	.00		
Interest Paid	.00		
Current Balance	3,988.00		

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Activity in Date Order			
Date	Description	Credits	Debits
7/12	WIRE-IN 20191930030800 WILLIAM WILLIAM FOCAZIO	4,000.00	4,000.00
7/12	WIRE In Fee TD BANK, NA	12.00-	3,988.00

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Daily Balance Information			
Date	Balance	Date	Balance
7/08	.00	7/12	3,988.00